

Information to identify the case:

Debtor 1	<u>Lynn R Makransky</u>	Social Security number or ITIN	xxx-xx-7267
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	12-39341-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lynn R Makransky

5/7/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lynn R Makransky
 Debtor

Case No. 12-39341-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: May 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2018.

db	+Lynn R Makransky, 49 Delaware Drive, Penns Grove, NJ 08069-1913
cr	+Specialized Loan Servicing, LLC, Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-4021
513855468	+Arrowood/Tuition Gard, Attn Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
513560105	+Citibank, Po Box 22828, Rochester, NY 14692-2828
513848869	+E Trade Bank, Attn Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
513628296	FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
513560111	Specialized Loan Servicing, 8747 Lucent Blvd., Suite 300, Littleton, CO 80129
517427830	+Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517427831	+Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
513560112	+Tek-Collect Inc, 871 Park St, Columbus, OH 43215-1441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usan.j.njbankr@usdoj.gov May 07 2018 23:47:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 07 2018 23:47:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513560101	EDI: BANKAMER.COM May 08 2018 03:03:00 Bank Of America, Po Box 982238, El Paso, TX 79998
513560102	+EDI: BANKAMER2.COM May 08 2018 03:03:00 Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
513560103	EDI: CAPITALONE.COM May 08 2018 03:03:00 Cap One, Po Box 85520, Richmond, VA 23285
513560104	+EDI: CHASE.COM May 08 2018 03:03:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
513812658	EDI: DISCOVER.COM May 08 2018 03:03:00 Discover Financial Services, PO Box 30954, Salt Lake City UT 84130
513576747	+EDI: TSYS2.COM May 08 2018 03:03:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
513678063	+EDI: DISCOVERSL.COM May 08 2018 03:03:00 Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925
513560106	EDI: RMSC.COM May 08 2018 03:04:00 Geocrb/Lowes, Po Box 103065, Roswell, GA 30076
513560107	+EDI: RMSC.COM May 08 2018 03:04:00 Geocrb/Walmart, Po Box 981400, El Paso, TX 79998-1400
513560108	+EDI: TSYS2.COM May 08 2018 03:03:00 Mcdysnb, 9111 Duke Blvd, Mason, OH 45040-8999
513812246	EDI: PRA.COM May 08 2018 03:03:00 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
513792178	EDI: PRA.COM May 08 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
513626669	EDI: PRA.COM May 08 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
513626666	EDI: PRA.COM May 08 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o TOYS R US MASTERCARD, POB 41067, Norfolk VA 23541
513626667	EDI: PRA.COM May 08 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
513631114	EDI: Q3G.COM May 08 2018 03:04:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
513560109	+EDI: NAVIENTFKASMSERV.COM May 08 2018 03:03:00 Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
513827640	+EDI: NAVIENTFKASMSERV.COM May 08 2018 03:03:00 Sallie Mae PC Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
513560110	+EDI: SEARS.COM May 08 2018 03:03:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
514475072	+E-mail/Text: bankruptcygroup@ugcorp.com May 07 2018 23:47:27 United Guaranty Commercial Insurance Co of NC, PO Box 20327, Greensboro, NC 27420-0327
514475073	+E-mail/Text: bankruptcygroup@ugcorp.com May 07 2018 23:47:28 United Guaranty Commercial Insurance Co of NC, PO Box 20327, Greensboro, NC 27420, United Guaranty Commercial Insurance Co, PO Box 20327, Greensboro, NC 27420-0327
513560113	+EDI: CITICORP.COM May 08 2018 03:03:00 Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
513560114	+EDI: WFNNB.COM May 08 2018 03:03:00 Wfnnb/Lane Bryant, 4590 E Broad St, Columbus, OH 43213-1301

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

Date Rcvd: May 07, 2018

513812328* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541)
513812519* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor E*Trade Bank dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Gary M. Salber on behalf of Debtor Lynn R Makransky gsalberlaw@comcast.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor E*Trade Bank jgoldman@kmlawgroup.com,
bkggroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing, LLC
NJ_ECF_Notices@buckleymadole.com

TOTAL: 6